UTILITY PATENT APPLICATION ATTORNEY DOCKET NO.009.4040

ABSTRACT

Methods, devices, and business systems are provided for insuring those who might use a defibrillator against at least some of the costs of using the device in a medical emergency event. The insurance may be purchased in advance of an event occurrence, and then redeemed after an event where the defibrillator is used. In a further embodiment, the insurer may request reimbursement from a patient or patient's insurance company following defibrillator use with or without involving the owner of the defibrillator.